

Fill in this information to identify your case:

Debtor 1	<u>Gabriel</u>	<u>Bridges</u>
	First Name	Last Name
Debtor 2 (Spouse, if filing)		
	First Name	Last Name
United States Bankruptcy Court for the:	<u>Northern</u>	District of: <u>Illinois</u>
		(state)
Case number (if known)	<u>19-15229</u>	

☐ Check if this is an amended plan, and list below the sections of the plan that have been changed

Official Form 113

Chapter 13 Plan

12/17

Part 1: Notices

To Debtors: This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances or that it is permissible in your judicial district. Plans that do not comply with local rules and judicial rulings may not be confirmable.

In the following notice to creditors, you must check each box that applies.

To Creditors: Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.

You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation, unless otherwise ordered by the Bankruptcy Court. The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015. In addition, you may need to file a timely proof of claim in order to be paid under any plan.

The following matters may be of particular importance. **Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

1.1	A limit on the amount of a secured claim, set out in Section 3.2, which may result in a partial payment or no payment at all to the secured creditor	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included
1.3	Nonstandard provisions, set out in Part 8	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not included

Part 2: Plan Payments and Length of Plan

2.1 Debtor(s) will make regular payments to the trustee as follows:

\$2,130.00 per month for 60 month(s)

If fewer than 60 months of payments are specified, additional monthly payments will be made to the extent necessary to make the payments to creditors specified in this plan.

Debtor 1 Gabriel Bridges Case number 19-15229
First Name Middle Name Last Name (if known)

2.2 Regular payments to the trustee will be made from future income in the following manner:

Check all that apply.

- ☐ Debtor(s) will make payments pursuant to a payroll deduction order.
☒ Debtor(s) will make payments directly to the trustee.
☐ Other (specify method of payment):

2.3 Income tax refunds.

Check one.

- ☒ Debtor(s) will retain any income tax refunds received during the plan term.
☐ Debtor(s) will supply the trustee with a copy of each income tax return filed during the plan term within 14 days of filing the return and will turn over to the trustee all income tax refunds received during the plan term.
☐ Debtor(s) will treat income tax refunds as follows:

2.4 Additional payments.

Check one.

- ☒ **None.** If "None" is checked, the rest of § 2.4 need not be completed or reproduced.

2.5 The total amount of estimated payments to the trustee provided for in §§ 2.1 and 2.4 is \$127,800.00

Part 3: Treatment of Secured Claims

3.1 Maintenance of payments and cure of default, if any.

Check all that apply.

- ☐ **None.** If "None" is checked, the rest of § 3.1 need not be completed or reproduced.
☒ The debtor(s) will maintain the current contractual installment payments on the secured claims listed below, with any changes required by the applicable contract and noticed in conformity with any applicable rules. These payments will be disbursed either by the trustee or directly by the debtor(s), as specified below. Any existing arrearage on a listed claim will be paid in full through disbursements by the trustee, with interest, if any, at the rate stated. Unless otherwise ordered by the court, the amounts listed on a proof of claim filed before the filing deadline under Bankruptcy Rule 3002(c) control over any contrary amounts listed below as to the current installment payment and arrearage. In the absence of a contrary timely filed proof of claim, the amounts stated below are controlling. If relief from the automatic stay is ordered as to any item of collateral listed in this paragraph, then, unless otherwise ordered by the court, all payments under this paragraph as to that collateral will cease, and all secured claims based on that collateral will no longer be treated by the plan. The final column includes only payments disbursed by the trustee rather than by the debtor(s).

Name of creditor	Collateral	Current installment payment (including escrow)	Amount of arrearage (if any)	Interest rate on arrearage (if applicable)	Monthly plan payment on arrearage	Estimated total payments by trustee
OCWEN	15562 Gouwens Ln, South Holland, IL 60473	\$0.00	\$11,057.84	0.00%	\$0.00	\$11,057.84

Disbursed by:

- ☐ Trustee
☒ Debtor(s)

Debtor 1 Gabriel Bridges Case number 19-15229
First Name Middle Name Last Name (if known)

3.2 Request for valuation of security, payment of fully secured claims, and modification of undersecured claims.

Check one.

☐ **None.** If "None" is checked, the rest of § 3.2 need not be completed or reproduced.
The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.

☒ The debtor(s) request that the court determine the value of the secured claims listed below. For each non-governmental secured claim listed below, the debtor(s) state that the value of the secured claim should be as set out in the column headed *Amount of secured claim*. For secured claims of governmental units, unless otherwise ordered by the court, the value of a secured claim listed in a proof of claim filed in accordance with the Bankruptcy Rules controls over any contrary amount listed below. For each listed claim, the value of the secured claim will be paid in full with interest at the rate stated below.

The portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Part 5 of this plan. If the amount of a creditor's secured claim is listed below as having no value, the creditor's allowed claim will be treated in its entirety as an unsecured claim under Part 5 of this plan. Unless otherwise ordered by the court, the amount of the creditor's total claim listed on the proof of claim controls over any contrary amounts listed in this paragraph.

The holder of any claim listed below as having value in the column headed *Amount of secured claim* will retain the lien on the property interest of the debtor(s) or the estate(s) until the earlier of:

- (a) payment of the underlying debt determined under nonbankruptcy law, or
- (b) discharge of the underlying debt under 11 U.S.C. § 1328, at which time the lien will terminate and be released by the creditor.

Name of creditor	Estimated amount of creditor's total claim	Collateral	Value of collateral	Amount of claims senior to creditor's claim	Amount of secured claim	Interest rate	Monthly payment to creditor	Estimated total of monthly payments
<u>Cook County Treasurer's office</u>	<u>\$12,232.97</u>	<u>7950 S. Carpenter, Chicago, IL 60620</u>	<u>\$81,333.34</u>		<u>\$12,232.97</u>	<u>0.00%</u>	<u>\$20.00</u>	<u>\$12,232.97</u>
<u>County Clerk of Cook County c/o Christian Custodian TR</u>	<u>\$15,684.11</u>	<u>7950 S. Carpenter, Chicago, IL 60620</u>	<u>\$81,333.34</u>		<u>\$15,684.11</u>	<u>0.00%</u>	<u>\$20.00</u>	<u>\$15,684.11</u>
<u>City of Chicago Department of Finance-Utility Billing</u>	<u>\$8,620.07</u>	<u>7950 S. Carpenter, Chicago, IL 60620</u>	<u>\$81,333.34</u>		<u>\$8,620.07</u>	<u>0.00%</u>	<u>\$20.00</u>	<u>\$8,620.07</u>

3.3 Secured claims excluded from 11 U.S.C. § 506.

Check one.

☐ **None.** If "None" is checked, the rest of § 3.3 need not be completed or reproduced.

☒ The claims listed below were either:

- (a) incurred within 910 days before the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or
- (b) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value.

These claims will be paid in full under the plan with interest at the rate stated below. These payments will be disbursed either by the trustee or directly by the debtor(s), as specified below. Unless otherwise ordered by the court, the claim amount stated on a proof of claim filed before the filing deadline under Bankruptcy Rule 3002(c) controls over any contrary amount listed below. In the absence of a contrary timely filed proof of claim, the amounts stated below are controlling. The final column includes only payments disbursed by the trustee rather than by the debtor(s).

Name of creditor	Collateral	Amount of claim	Interest rate	Monthly plan payment	Estimated total payments by trustee
<u>Santander Consumer USA</u>	<u>2015 Dodge Ram 2500</u>	<u>\$38,175.00</u>	<u>8.00%</u>	<u>\$260.00</u>	<u>\$46,443.60</u>

Disbursed by:

- ☒ Trustee
- ☐ Debtor(s)

Debtor 1	<u>Gabriel</u>	<u>Bridges</u>	Case number	<u>19-15229</u>
	<small>First Name</small>	<small>Middle Name</small>	<small>Last Name</small>	<small>(if known)</small>

3.4 Lien avoidance.

Check one.

☒ **None.** *If "None" is checked, the rest of § 3.4 need not be completed or reproduced.*
The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.

3.5 Surrender of collateral.

Check one.

☒ **None.** *If "None" is checked, the rest of § 3.5 need not be completed or reproduced.*

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Part 4: Treatment of Fees and Priority Claims

4.1 General

Trustee's fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest.

4.2 Trustee's fees

Trustee's fees are governed by statute and may change during the course of the case but are estimated to be 5.40% of plan payments; and during the plan term, they are estimated to total \$6,901.20

4.3 Attorney's fees

The balance of the fees owed to the attorney for the debtor(s) is estimated to be \$3,250.00

4.4 Priority claims other than attorney's fees and those treated in § 4.5.

Check one.

☒ **None.** If "None" is checked, the rest of § 4.4 need not be completed or reproduced.

4.5 Domestic support obligations assigned or owed to a governmental unit and paid less than full amount.

Check one.

☒ **None.** If "None" is checked, the rest of § 4.5 need not be completed or reproduced.

Part 5: Treatment of Nonpriority Unsecured Claims

5.1 Nonpriority unsecured claims not separately classified.

Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata. If more than one option is checked, the option providing the largest payment will be effective. Check all that apply.

- ☐ The sum of
- ☒ 100.00% of the total amount of these claims, an estimated payment of \$22,566.80
- ☒ The funds remaining after disbursements have been made to all other creditors provided for in this plan.

If the estate of the debtor(s) were liquidated under chapter 7, nonpriority unsecured claims would be paid approximately \$22,566.80 Regardless of the options checked above, payments on allowed nonpriority unsecured claims will be made in at least this amount.

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5.2 Maintenance of payments and cure of any default on nonpriority unsecured claims. Check one.

☒ **None.** *If "None" is checked, the rest of § 5.2 need not be completed or reproduced.*

5.3 Other separately classified nonpriority unsecured claims. Check one.

☒ **None.** *If "None" is checked, the rest of § 5.3 need not be completed or reproduced.*

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First Name Middle Name Last Name (if known)

Part 6: Executory Contracts and Unexpired Leases

6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected. *Check one.*

☒ **None.** If "None" is checked, the rest of § 6.1 need not be completed or reproduced.

Part 7: Vesting of Property of the Estate

7.1 Property of the estate will vest in the debtor(s) upon.

Check the applicable box:

- ☐ plan confirmation.
☒ entry of discharge
☐ other

Part 8: Nonstandard Plan Provisions

8.1 Check "None" or List Nonstandard Plan Provisions

☐ **None.** If "None" is checked, the rest of Part 8 need not be completed or reproduced.

Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in the Official Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.

The following plan provisions will be effective only if there is a check in the box "Included" in § 1.3.

1. Santander Consumer USA shall receive pre-confirmation adequate protection payments in the amount of \$260.00 per month.
2. Cook County Treasurer's office shall receive pre-confirmation adequate protection payments in the amount of \$20.00 per month.
3. County Clerk of Cook County c/o Christian Custodian TR shall receive pre-confirmation adequate protection payments in the amount of \$20.00 per month.
4. City of Chicago Department of Finance-Utility Billing shall receive pre-confirmation adequate protection payments in the amount of \$20.00 per month.
5. Commencing with the January 2020 plan payment, Santander Consumer USA shall receive set payments in the amount of \$1,007.00 per month.
6. Commencing with the January 2020 plan payment, Cook County Treasurer's office shall receive set payments in the amount of \$403.00 per month.
7. Commencing with the January 2020 plan payment, County Clerk of Cook County c/o Christian Custodian TR shall receive set payments in the amount of \$403.00 per month.
8. Commencing with the January 2020 plan payment, City of Chicago Department of Finance-Utility Billing shall receive set payments in the amount of \$201.00 per month.

Part 9: Signature(s):

9.1 Signatures of Debtor(s) and Debtor(s)' Attorney

If the Debtor(s) do not have an attorney, the Debtor(s) must sign below; otherwise the Debtor(s) signatures are optional. The attorney for the Debtor(s), if any, must sign below.

X	_____	X	_____
	Signature of Debtor 1		Signature of Debtor 2
	Executed on _____		Executed on _____
	MM / DD / YYYY		MM / DD / YYYY
X	_____		_____
	/s/ Elliott Wall		Date
	Signature of Attorney for Debtor(s)		5/28/2019
			MM / DD / YYYY

By filing this document, the Debtor(s), if not represented by an attorney, or the Attorney for Debtor(s) also certify(ies) that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in Official Form 113, other than any nonstandard provisions included in Part 8.

Exhibit: Total Amount of Estimated Trustee Payments

The following are the estimated payments that the plan requires the trustee to disburse. If there is any difference between the amounts set out below and the actual plan terms, the plan terms control.

a.	Maintenance and cure payments on secured claims <i>(Part 3, Section 3.1 total)</i>	<u>\$11,057.84</u>
b.	Modified secured claims <i>(Part 3, Section 3.2 total)</i>	<u>\$36,537.15</u>
c.	Secured claims excluded from 11 U.S.C. § 506 <i>(Part 3, Section 3.3 total)</i>	<u>\$46,443.60</u>
d.	Judicial liens or security interests partially avoided <i>(Part 3, Section 3.4 total)</i>	<u>\$0.00</u>
e.	Fees and priority claims <i>(Part 4 total)</i>	<u>\$10,151.20</u>
f.	Nonpriority unsecured claims <i>(Part 5, Section 5.1, highest stated amount)</i>	<u>\$22,566.80</u>
g.	Maintenance and cure payments on unsecured claims <i>(Part 5, Section 5.2 total)</i>	<u>\$0.00</u>
h.	Separately classified unsecured claims <i>(Part 5, Section 5.3 total)</i>	<u>\$0.00</u>
i.	Trustee payments on executory contracts and unexpired leases <i>(Part 6, Section 6.1 total)</i>	<u>\$0.00</u>
j.	Nonstandard payments <i>(Part 8, total)</i>	+ \$0.00
Total of lines a through j		<div><u>\$126,756.59</u></div>

Certificate of Notice Page 9 of 10
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Gabriel Bridges
 Debtor

Case No. 19-15229-DRC
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0752-1

User: carmstead
 Form ID: pdf001

Page 1 of 2
 Total Noticed: 24

Date Rcvd: May 29, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 31, 2019.

db
 27876444 +Gabriel Bridges, 15562 Gouwens Ln, South Holland, IL 60473-1545
 27876449 +ACIMA CREDIT FKA SIMPL, 9815 S MONROE ST FL 4, SANDY, UT 84070-4384
 27876445 +CAPITAL BANK,N.A, 110 Gibraltar Rd Ste 130, Horsham, PA 19044-2302
 27876463 +CREDIT FIRST N A, 6275 EASTLAND RD, BROOKPARK, OH 44142-1399
 27876455 +City of Chicago Department of Finance-Utility Bill, P.O. Box 6330, Chicago, IL 60680-6330
 27876462 +Cook County Assessor's Office, 118 N. Clark Street, #301, Chicago, IL 60602-1309
 27876462 +County Clerk of Cook County c/o Christian Custodia, 69 W. Washington Street, Suite 500, Chicago, IL 60602-3030
 27876448 +I C SYSTEM INC, PO BOX 64378, SAINT PAUL, MN 55164-0378
 27876465 +IL Secretary of State, 2701 S. Dirksen Parkway, Springfield, IL 62723-0002
 27876463 +ILLINOIS DCFS, 509 S 6TH ST, SPRINGFIELD, IL 62701-1809
 27876460 +OCWEN, 1665 PALM BEACH LKS BL, West Palm Beach, FL 33401-2121
 27876458 +Santander Consumer USA, 14101 MYFORD RD FL 2, TUSTIN, CA 92780-7020
 27876442 +WF/BOBS FN, PO BOX 14517, DES MOINES, IA 50306-3517

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

27876454 +E-mail/PDF: creditonebknotifications@resurgent.com May 30 2019 02:20:01 CREDIT ONE BANK NA, PO BOX 98875, LAS VEGAS, NV 89193-8875
 27876464 +E-mail/Text: Harris@ebn.phinsolutions.com May 30 2019 02:16:23 City of Chicago Department of Finance, 111 W. Jackson Blvd, Ste 600, Chicago, IL 60604-3517
 27876461 +E-mail/Text: lbankruptcy@cookcountytreasurer.com May 30 2019 02:15:00 Cook County Treasurer's office, 118 N. Clark St. Room 112, Property Tax, Chicago, IL 60602-1332
 27876446 E-mail/Text: JCAP_BNC_Notices@jcap.com May 30 2019 02:15:02 FIRST PREMIER BANK, c/o Jefferson Capital Systems LLC PO Box, c/o Linda Dold, Saint Cloud, MN 56302
 27876456 +E-mail/Text: Harris@ebn.phinsolutions.com May 30 2019 02:16:23 HARRIS & HARRIS LTD, 222 Merchandise Mart Plaza, Suite 1900, Chicago, IL 60654-1421
 27876443 +E-mail/Text: bankruptcydpt@mcmcg.com May 30 2019 02:14:19 MIDLAND FUNDING, PO Box 13105, Roanoke, VA 24031-3105
 27876447 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 30 2019 02:19:28 PORTFOLIO RECOV ASSOC, POB 41067, Norfolk, VA 23541-1067
 27876452 +E-mail/PDF: gecsedirecoverycorp.com May 30 2019 02:19:25 SYNCB/AMAZON, PO BOX 965015, ORLANDO, FL 32896-5015
 27876451 +E-mail/PDF: gecsedirecoverycorp.com May 30 2019 02:19:25 SYNCB/NTWK, PO BOX 965036, ORLANDO, FL 32896-5036
 27876450 +E-mail/PDF: gecsedirecoverycorp.com May 30 2019 02:19:26 SYNCB/SAMS CLUB, Po Box 960013, Orlando, FL 32896-0013
 27876453 +E-mail/PDF: gecsedirecoverycorp.com May 30 2019 02:19:26 SYNCB/VALUE CITY FURNI, 950 FORRER BLVD, KETTERING, OH 45420-1469

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

27876459* +ILLINOIS DCFS, 509 S 6TH ST, SPRINGFIELD, IL 62701-1809

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 31, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 28, 2019 at the address(es) listed below:

Elliott Wall on behalf of Debtor 1 Gabriel Bridges ewall@semradlaw.com,
 ilnb.courtview@SLFCourtview.com
 Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
 Tom Vaughn ecf@tvchl3.net, ecfchi@gmail.com

District/off: 0752-1

User: carmstead
Form ID: pdf001

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Total Noticed: 24

Date Rcvd: May 29, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

TOTAL: 3